

What is claimed is:

1. A method of offering products or services to a vehicle owner comprising the steps of providing a supplier database in an electronic marketplace, said supplier database comprising at least one supplier;
5 monitoring at least one data element selected from the group consisting of an operating state of a vehicle, status of the driver, external environment of the vehicle, location of vehicle, an action of said driver or combinations thereof;
selectively transmitting said at least one data element to an electronic marketplace;
correlating said at least one data element to at least one supplier found in said supplier
10 database;
calculating at least a cost of at least one related product or service using said at least one data element and generating information related to said product or service, and communicating said information to said vehicle owner or said at least one supplier.
2. The method of claim 1, further comprising the step of the at least one supplier
15 offering said at least one product or service at said cost to said driver through said electronic marketplace.
3. The method of claim 1, wherein data related to the external environment is captured by a system selected from the group consisting of adaptive cruise control, collision warning, lane departure warning, radar, video or combinations thereof.
- 20 4. The method of claim 1, wherein said at least one data element is selected from the group consisting of GPS location data, cellular location data, driver alertness, driver monitoring, function of mechanical vehicle systems, function of electrical vehicle systems, and tire condition.

5. The method of claim 1, wherein said step of calculating is performed by a system within said electronic marketplace.
6. The method of claim 1, wherein said step of calculating is performed by said at least one supplier, with said at least one data element communicated to said at least one supplier.
7. The method of claim 1, further comprising the step of recording said at least one data element in a computer readable storage medium to create a database of said data elements.
8. The method of claim 1, wherein the step of transmitting said at least one data element is selectively implemented by the vehicle driver.
9. The method of claim 1, further comprising the step of transmitting selected transmitting selected portions of said data and selected portions of said information to said at least one supplier.
10. The method of claim 1, wherein the step of transmitting comprises transmitting all data to said electronic marketplace and said step of communicating relates to only selected portions of said information.
11. The method of claim 1, further comprising the step of transmitting all portions of said data to said electronic marketplace for creating an aggregated database.
12. The method of claim 11, wherein the step of transmitting all portions of said data is performed anonymously.
13. The method of claim 1, wherein the step of offering said at least one related product or service at said calculated cost to said vehicle owner is performed anonymously.

14. The method of claim 1 further comprising the step of aggregating said at least one data element and said information to generate anonymous information relating to vehicle and drier status and operation.
- 5 15. The method of claim 1, wherein the step of transmitting said at least one data element is performed anonymously.
16. The method of claim 1 wherein said at least one automobile related product or service is selected from the group consisting of vehicle insurance, life insurance, disability insurance or combinations thereof.
- 10 17. The method of claim 1, wherein the step of calculating utilizes analysis of said at least one data element under guidelines provided by said at least one supplier.
18. The method of claim 1, further comprising the step of communicating information relating to said at least one data element to said vehicle owner.
- 15 19. The method of claim 1, further comprising the step of providing a communications system in a vehicle, wherein said step of communicating uses said communications system.
20. The method of claim 18, further comprising the step of providing a communications system in a vehicle, wherein said step of communicating information relating to said at least one data element uses said communications system.
- 20 21. The method of claim 20, wherein the step of communicating includes warning the vehicle driver of unsafe operation of said vehicle.

22. The method of claim 20, wherein the step of communicating includes information relating to the maintenance status of vehicle systems.

23. The method of claim 19, wherein said at least one data element includes vehicle location information, and said step of communicating comprises communicating information on a product or service based upon the location of said vehicle.

24. A method of monitoring operation of a vehicle or its driver comprising the steps of communicating at least one data element from at least one data generating system associated with said vehicle to a service provider, said at least one data element selected from the group consisting of an operating state of a vehicle, status of the driver, location of vehicle, an action of said driver during a selected period, external environment or communications thereof;

generating information relating to an operating state of a vehicle, the status of the driver, location of vehicle or an action of said driver during a selected period and communicating said information to the owner of said vehicle.

25. The method of claim 24 wherein said step of transmitting said at least one data element from said communications unit to said service provider is anonymous.

26. The method of claim 24 further comprising the steps of providing a supplier database in an electronic marketplace, said supplier database comprising at least one supplier;

correlating said at least one data element to said at least one supplier, wherein said at least one data element is used to calculate a cost of at least one automobile related product or service offered by said at least one supplier; and offering said at least one product or service at said cost to said vehicle owner.

5 27. A method of offering insurance products to a vehicle owner comprising the steps of communicating at least one data element from at least one data generating system associated with said vehicle to an electronic marketplace, said at least one data element selected from the group consisting of an operating state of a vehicle, status of the driver, location of vehicle or an
10 action of said driver during a selected period, external environment or combinations thereof;
 wherein said at least one data element is used to analyze projected insurance premiums by at least one entity offering vehicle insurance, based upon said at least one data element,
15 communicating information relating to at least said projected insurance premiums to the owner of said vehicle.

28. The method of claim 27, further comprising the steps of communicating information from said electronic marketplace to a communications system associated with the vehicle regarding monitoring reporting options and
20 insurance product information related to said reporting options.

29. The method of claim 27 further comprising the step of:
 allowing said driver to select said monitoring reporting options for a selected time period.

30. A system for offering products or services to a vehicle owner comprising a communications system in association with said vehicle;

said communications system being coupled to at least one data generating system associated with said vehicle to receive at least one data element selected from the

5 group consisting of an operating state of a vehicle, status of the driver, location of vehicle, an action of said driver during a selected period, external environment or combinations thereof;

said communications system operated to selectively transmit said at least one data element from said communications system to a processing system, said processing

10 system generating information relating to a product or service using said at least one data element, wherein said information is selectively communicated to the owner of said vehicle or at least one supplier of said product or service.

31. A method of offering products or services to a user comprising the steps of:

providing a supplier database in an electronic marketplace, said supplier database

15 comprising at least one supplier;

monitoring at least one data element relating to a user or environment;

selectively transmitting said at least one data element to an electronic marketplace;

correlating said at least one data element to at least one supplier found in said supplier database;

20 calculating at least a cost of at least one related product or service using said at least one data element and generating information related to said product or service, and communicating said information to said user or said at least one supplier.